

PATENT Customer No. 22,852 Attorney Docket No. 08350.0416

PPE UNITED STATES PATENT AND TRADEMARK OFFICE

n re Application of:)
Mark A. Henninger et al.	Group Art Unit: 3624
Application No.: 09/738,618) Examiner: Lalita M. Hamilton
Filed: December 15, 2000	
For: COMPENSATORY RATIO HEDGING) Confirmation No.: 2172

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed January 12, 2005, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment sections of this paper.